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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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Technology Center 2100

Application of: Ward et al.

Application No: 09/661,271

Group Art Unit: 2161

Filed: September 13, 2000

Examiner: To Be Assigned

For: **SYSTEM AND METHOD FOR
ORIGINATING LOANS**

Attorney Docket No.: 10304-003-999

#2

INFORMATION DISCLOSURE STATEMENT

Assistant Commissioner for Patents
Washington, D.C. 20231

Sir:

In accordance with C.F.R. §1.56, this Information Disclosure Statement is being submitted for the previously filed application identified above.

The disclosure contained herein is not intended to constitute an admission that any patent, publication, or other information referred to is "prior art" for this invention.

In accordance with 37 C.F.R. §1.97 (g), the filing of this Information Disclosure Statement shall not be construed to mean that a search has been made or that no other material information as defined by 37 C.F.R. §1.56 exists.

The Commissioner is hereby authorized to charge any additional fees or credit any overpayment to Deposit Account No. 16-1150. This form is submitted in duplicate.

Respectfully submitted,

Date: December 13, 2000

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Enclosures